

**United States Bankruptcy Court  
District of Nevada**

**Case No. 10-54723-gwz  
Chapter 13**

In re: (Name of Debtor)  
MARY ANN DYER  
870 CALLE MYRIAM  
SPARKS, NV 89436

Social Security No.:  
xxx-xx-5026

**NOTICE OF REQUIREMENT TO FILE CERTIFICATION OF COMPLETION OF  
INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

NOTICE IS HEREBY GIVEN TO THE ABOVE-ENTITLED DEBTOR(S):

1. Pursuant to 11 U.S.C. § 727(a)(11), 11 U.S.C. § 1328(g)(1), Fed.R.Bank.P. 1007(b)(7) and 4004(c)(1)(H), an individual debtor in a voluntary case under Chapter 7 or 13 must complete an instructional course after filing their petition concerning personal financial management. Chapter 7 debtors are required to file a statement within 60 days after the first date set for the meeting of creditors under 11 U.S.C. § 341 regarding completion of such a course. Chapter 13 debtors are required to file a statement no later than the last payment made by the debtor as required by the plan or the filing of a motion for entry of a discharge under §1328(b).

The statement is to be prepared as prescribed by Official Form B23, Debtor's Certification of Completion of Instructional Course Concerning Financial Management. In a joint case, both the husband and wife must complete a personal financial management course, and a statement certifying completion must be filed for each joint debtor. The debtor(s) must obtain the instructional course from a debtor education agency approved by the United States Trustee, and upon completion of the personal financial management course, the approved debtor education agency will provide a certificate for filing.

2. A list provided by the United States Trustee of "Approved Providers of Personal Financial Management Instructional Courses (Debtor Education) Pursuant to 11 U.S.C. § 111" is available through the U.S. Trustee's web site at [www.usdoj.gov](http://www.usdoj.gov). It is also available on the court's web site at [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov).

**3. The debtor(s) in the above-entitled case has NOT filed the required statement certifying their completion of an instructional course after the filing of their bankruptcy petition concerning financial management.**

4. If a debtor meets all the other requirements for a discharge, but the debtor does not file a statement certifying they have taken and completed an instructional course after the filing of their bankruptcy petition concerning financial management, the case will be closed without a discharge.

5. After the closing of a case without a discharge, in order for a debtor to request the issuance of their Discharge of Debtor, the debtor will be required to file:

- 1) an Ex-Parte Motion to Reopen Case and a proposed Order Reopening Case. These forms can be found on the court's web site at [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov), under Local Rules and Forms;
- 2) Official Form B23, Debtor's Certification of Completion of Instructional Course Concerning Financial Management.

The debtor will also be required to pay a filing fee for reopening their case. The amount of the case reopening fee changes from time to time; current fees can be found on the court's web site at [www.nvb.uscourts.gov](http://www.nvb.uscourts.gov) under Filing Fees and Requirements. The amount of the fee is also available from the Bankruptcy Clerk's Office.

Dated: 2/2/11

BY THE COURT

A handwritten signature in black ink that reads "Mary A. Schott". The signature is written in a cursive style with a large, stylized "M" and "S".

Mary A. Schott  
Clerk of the Bankruptcy Court

Copy of this Notice Served Upon:  
The Debtor(s) – through BNC  
Attorney for Debtor(s) – through BNC  
U.S. Trustee – through ECF  
Trustee assigned to the case – through ECF

B23 (Official Form 23) (12/10)

**United States Bankruptcy Court  
District of Nevada**

**Case No. 10-54723-gwz**

**Chapter 13**

In re:

MARY ANN DYER

Debtor(s).

**DEBTOR'S CERTIFICATION OF COMPLETION OF POSTPETITION  
INSTRUCTIONAL COURSE CONCERNING PERSONAL FINANCIAL  
MANAGEMENT**

*Every individual debtor in a chapter 7, chapter 11 in which section 1141(d)(3) applies, or chapter 13 case must file this certification. If a joint petition is filed, each spouse must complete and file a separate certification. Complete one of the following statements and file by the deadline stated below:*

☐ I, \_\_\_\_\_, the debtor in the above-styled case, hereby certify that  
(Printed Name of Debtor)  
on \_\_\_\_\_, I completed an instructional course in personal financial management provided by  
(Date)  
\_\_\_\_\_, an approved personal financial management  
(Name of Provider)  
provider.  
Certificate Number (if any): \_\_\_\_\_

☐ I, \_\_\_\_\_, the debtor in the above-styled case, hereby certify that  
(Printed Name of Debtor)

no personal financial management course is required because of [Check the appropriate box.]:

- ☐ Incapacity or disability, as defined in 11 U.S.C. Section 109(h);
- ☐ Active military duty in a military combat zone; or
- ☐ Residence in a district in which the United States trustee (or bankruptcy administrator) has determined that the approved instructional courses are not adequate at this time to serve the additional individuals who would otherwise be required to complete such courses.

Signature of Debtor: \_\_\_\_\_

Date: \_\_\_\_\_

*Instructions:* Use this form only to certify whether you completed a course in personal financial management. (Fed. R. Bankr. P. 1007(b)(7).) Do NOT use this form to file the certificate given to you by your prepetition credit counseling provider and do NOT include with the petition when filing your case.

*Filing Deadlines:* In a chapter 7 case, file within 60 days of the first date set for the meeting of creditors under Section 341 of the Bankruptcy Code. In a chapter 11 or 13 case, file no later than the last payment made by the debtor as required by the plan or the filing of a motion for a discharge under Section 1141(d)(5)(B) or Section 1328(b) of the Code. (See Fed. R. Bankr. P. 1007(c).)

# CERTIFICATE OF NOTICE

District/off: 0978-3  
Case: 10-54723

User: admin  
Form ID: nfin

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Feb 03, 2011

The following entities were noticed by first class mail on Feb 05, 2011.  
db +MARY ANN DYER, 870 CALLE MYRIAM, SPARKS, NV 89436-0663

The following entities were noticed by electronic transmission.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 05, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.